

Inside TIMARRON

November 2010, Volume 4, Issue 11

OFFICIAL PUBLICATION OF THE TIMARRON OWNER'S ASSOCIATION

Annual Holiday Lighting AND Decor Contest

Winter holidays are here and the Timarron Community is holding the Annual Holiday Lighting and Decoration contest. Judging takes place the evening of Monday, December 6th or the next day if weather results in delays. So don't forget to have your lights on by 6pm for judging.

ValleyCrest donates poinsettias for first and second place winners. Neighborhoods with more than one-hundred homes receive two first place awards. Winning yards will also have a sign posted in their yard for everyone to see. First place winners may not win two consecutive years. So let your creative side come out as 'tis the season!!!

DATE: MONDAY, DECEMBER 6TH
TIME: 6:00 P.M. – 9:00 P.M.

**HAPPY HOLIDAYS FROM THE TIMARRON
OWNERS ASSOCIATION**

Timarron Holiday Collections

Are you a Timarron homeowner or resident who collects items for a non-profit? We want to hear from you! The monthly newsletter is a mid-month publication and we will include your event in the December issue and the full request on the announcement page of the Timarron website (www.timarron-hoa.com). *Are you looking to help during the holiday season? Check out the Announcement page of the Timarron website for postings.*

Toy Drive for GRACE'S Christmas Cottage

The holiday season will be upon us in a few short months! The **GRACE Christmas Cottage is open December 10-21 for families in need.** If you are able to contribute a new gift for a less fortunate family, please leave it on your doorstep **by noon on Saturday, December 4th or Sunday, December 5th**. We will be collecting the toys from the neighborhood and other drop-off sites and delivering them to GRACE. You can also leave it at **1370 Bent Trail Circle** at any time. If you would like to help but do not have the time to shop, a check made out to GRACE works great! You can put it in an envelope marked GRACE donation and tape it to your front door. Please make a note in the memo section that it is for the Christmas Cottage to ensure the funds are applied for this purpose. All donations will be recorded and a receipt will be provided to you. **Last year, more than 1500 children and adults received gifts from the GRACE Christmas Cottage! Items always in need are wrapping paper, Candy Canes, tape, gift bags, batteries.**

Newsletter Information

Editor

Kathy Epperson.....Kepperson@principal-mgmt.com

Publisher

Peel, Inc. www.PEELinc.com, 888-687-6444

Advertising.....advertising@PEELinc.com, 888-687-6444

Mission Statement

The Mission of the Timarron Owners Association is to provide its members a superior residential development with amenities, policies, and standards which maintain the quality of life for its neighborhoods, maximize the property values of its homeowners, and provide uniform administration and enforcement of its policies.

The principle points of focus to fulfill the mission are to:

- Administer strict but fair enforcement of covenants and restrictions
- Maintain the high standards of Timarron landscaping and infrastructure
- Respond to property owners particular needs and ideas
- Maintain accountability to the elected neighborhood delegates

2010 Board of Directors

PRESIDENT David Neely

VICE PRESIDENT Eric A. Karl

TREASURER Brad Harslem

SECRETARY Mark Woolley

ASST. SECRETARY Marke Smith

TRASH COLLECTION: Thanksgiving Holiday Schedule

COLLEYVILLE COLLECTION SCHEDULE:

Colleyville cancels their Thanksgiving collection and resume regular pickup the following week. Please do not place items for pickup until the Monday after Thanksgiving.

SOUTHLAKE COLLECTION SCHEDULE:

For those customers with normal Thursday pickup, your pickup will be on Friday, November 26.

TOA CALENDAR

Bent Creek Clubhouse

November 2	Ladies Bridge, 9:00 – 3:00 pm
November 19	Couples Bridge, 7:00 – 10:00 pm
November 25	Canasta, 9:00 – 2:00 pm
November 30	Pokeno, 7:00 – 10:00 pm
December 7	Ladies Bridge, 9:00 – 3:00 pm
December 17	Couples Bridge, 7:00 – 10:00 pm
December 21	Pokeno, 7:00 – 10:00 pm

Wentwood Clubhouse

November 2	Landscape Committee Meeting, 6:30pm
November 16	Neighborhood Delegate Meeting, 6:30pm

Misc. Association Events

November 25, 26	On-Site Office Closed for Thanksgiving
December 24	On-Site Office Closed for Christmas

Ladies, It's time for a...
Holiday Mimosa Party!
at LUCE Photography Studio

10am – 1pm on Thursday, December 9th, 2010

Come relax with your girlfriends and enjoy

Holiday Mimosa's & Makeovers!

**Come in your favorite holiday dress and get ready to
"Strike a Pose"
in our state-of-the-art "Infinity" studio.**

**Luce Photography is a new studio in Southlake (behind
Gymnastics Plus) opened by one of your
Timarron neighbors.**

**Cost is \$30 per person plus receive a FREE
5"x7" mounted print of your favorite image!**

Book early ~ space is limited!!

817. 424. LUCE (5823)

**1605 Hart St., Suite 200, Southlake, TX
www.Luce-Photography.com**



2011 ASSESSMENTS

Timarron Owners Association annual assessments are due January 1st each year. If paying assessments is difficult during the holiday season or you prefer to pay in smaller increments, feel free to send advance payments for your assessment account on a periodic basis. The following lockbox address is for Timarron Association assessment payments:

**TIMARRON OWNERS ASSOCIATION, INC.
C/O PRINCIPAL MANAGEMENT GROUP
P.O. BOX 66090
DALLASTX 75266-0090**

Make checks payable to "Timarron Owners Association" and be sure to include your account number on the memo line. For safety reasons, the Timarron office does not accept assessment payments so please allow plenty of time for mailing delays to avoid late charges and collection fees. To view your account balance on-line, sign on to the homeowner section of the Timarron website (www.timarron-hoa.com).

Timarron began the budget review process in September. The Board of Directors is reviewing the next year's budget for approval before the end of November. The management company mails annual statements around Thanksgiving week, so please watch your mail for this Timarron mailing. If you have not already done so, please be sure you are sending all assessment payments to the address above. For additional information regarding assessments and other Association questions, contact the Timarron on-site office at (817) 424-3027.

BOOK CLUB MEETINGS

Looking For a Good Read?

NOVEMBER 8TH AT 7:30 P.M.

Book: Hidden Wives

Author: Claire Avery

Discussion Leader: Mari & Michelle
(the authors)

Debbie Mentgen – Hostess

DECEMBER 13TH

Holiday Party

Aimee Larson - Hostess

*Please contact the management office at
(817) 424-3027 for contact
phone numbers.*



Voted "BEST ROOFER" for the 3rd year by the readers of Southlake Times

Locally owned and operated since 2000

References available upon request

Call TODAY for a complimentary roof inspection

817-800-4802



QUALITY

DEPENDABILITY

SERVICE

**NOT AVAILABLE
ONLINE**

CRESCENT ROYALE

Front Yard Landscape Schedule

Reduced maintenance schedule for winter is as follows:

Mon & Tues (Nov 8–9)	Detail and Flower Fertilizer
Wed (Nov 10)	Detail
Thurs & Fri (Nov 11–12)	Mow Service
Mon (Nov 22)	Detail
Tues & Wed (Nov 23–24)	Mow Service
Mon & Tues (Dec 13 -14)	Detail and Flower Fertilizer
Mon (Dec 20)	Detail
Tues & Wed (Dec 21 – 22)	Mow Service

The Crescent Royale Neighborhood is a “front yard maintenance” community currently supported by an annual neighborhood assessment. The current maintenance contractor applies only to front yard service and defines the basic service standard for the entire community. The Crescent Royale Landscape Service Line is established and dedicated to front yard landscape concerns (see “bullet” items below).

- Front yard basic services currently include mowing, fertilizing, mulching, trimming, property cleanup including fall leaves, occasional trimming of trees, and weed and fire ant treatment.
- The contract currently includes a twice per year “changing of colors” consisting of pulling old flowers, preparing bed, and planting 10-flats of flowers selected by the homeowner from a contractor selection.

The phone number is (817) 488-6969. If you have a landscape question, service request, or complaint please call and leave a detailed message with your name, address, phone number. All calls will receive a timely response.



David Bowhall

Certified Health Coach
ID # 30207388

(214) 686-1042

dave@bowhall.com

www.yourhealthmatters.tsfl.com

The FAST weight-loss plan that WORKS!

ARE YOU CONCERNED ABOUT...

- Weight Loss • Type 2 Diabetes • Menopause
- High Blood Pressure • High Cholesterol • Coronary Health

I CAN HELP!

Lose up to 2-5 lbs a week • Fast, Safe and Simple
Physician led • Clinically proven at major research hospitals

Making Optimal Health a Reality

Give me a call as I can assist you to achieve Optimal Health

The services of a Health Coach are not intended to be a substitute for a physician or qualified medical practitioner. Results may vary. Consult your physician before beginning a weight-loss program.

defining childcare

THE Goddard School
FOR EARLY CHILDHOOD DEVELOPMENT

www.goddardschool.com

• 817-488-4754 •

Val Patel - On-site owner & operator
SouthlakeTX@goddardschools.com

**NEW LOCATION
IN SOUTHLAKE
COMING SOON!**

At The Goddard School teachers nurture the healthy development of children from six weeks to six years old and encourage each child's lifelong love of learning.

• an individualized program

• corporate quality assurance

• on-site owner and education director

• accredited professional development

• dependable management and open communication



**ACT NOW TO
EARN \$2,000
IN TAX CREDITS
& REBATES
BEFORE THEY EXPIRE!**

Renovations ✚ Additions ✚ Kitchens ✚ Bathrooms

REDUCE • REUSE • REMODEL

Sandlin REMODELING



Sandlin Custom Homes
Family Building Since 1957

NARI
NATIONAL ASSOCIATION OF
THE REMODELING INDUSTRY



**Green Built™
TEXAS**

**CERTIFIED
GREEN
PROFESSIONAL™**

- ✚ Award-Winning Work
- ✚ Dedicated Craftsmanship
- ✚ Full-Service Design Center
- ✚ All Under One Roof!
- ✚ **FINANCING AVAILABLE**

Contact
Christopher Sandlin
to schedule a
free consultation!

(817) 727-3718

www.SandlinRemodeling.com
christopher@sandlinhomes.com

Since 1957, Sandlin has built families through new home construction, remodeling and renovation. For three generations, our company has worked closely with homeowners to bring your ideas to life, dramatically increasing your love for your home and also its resale value. Every detail of home improvement is crucial; so is choosing a contractor with superior experience, quality and stability.

We design and craft home additions, complete-home renovations, and individually remodeled rooms.

TIMARRON

A Thank You TO ALL THE TIMARRON COMMITTEE MEMBERS!

The Timarron homeowners who volunteer as Committee Members greatly impact the Community and keep Association fees down. These volunteers devote their personal time to Timarron's needs. Please help me thank the following Committee volunteers:

COMMUNICATIONS COMMITTEE

Debbie Sheridan – Chair
2009 – 10 Board Liaison: Marke Smith

LANDSCAPE COMMITTEE

Dean Anderson
Theresa Calvert
Brighton Green
Linda Jennings – Chair
Mike Mainard
Karen O'Bryan
Mike Schroder
Virginia Williams
Mariel Yumul
2009 – 10 Board Liaison: Juli Bledsoe

LIGHTING AND FOUNTAIN

COMMITTEE
Tom McCullough
Mike Schroder – Chair
Rod Waschka
2009 – 10 Board Liaison: Tom
McCullough

TENNIS COMMITTEE

Scott Brekken
Debbie Farrar – Chair
Ann Lane
Betty Senske
Kathy Slockers
2009 – 10 Board Liaison: Brad Harslem

Homeowner volunteer not on Lighting Committee but changes bulbs and adjusts timers in his Neighborhood: Mark Dailey.

Painting with Pepe Holiday Camp

PEPE LE POTTER STUDIO

Monday, November 22nd @ 1:30 pm
Tuesday, November 23rd @ 1:30 pm
Wednesday, November 24th @ 1:30 pm

*For more information call Colleyville
PARL at 817.503.1181*

WANTED

Backseat Drivers

Your Car. We Drive. You Save.

Be transported in the comfort of your own vehicle by a professionally-trained driver at a fraction of the cost of hiring a limousine service. **DrivenDFW** is your affordable alternative.

Hire a personal driver for only \$35/hr.

Reasons to be *Driven*

☒ **Life of the party service:**

Eliminate the risk and embarrassment of a DWI while at the same time experience the enjoyment of being dropped off and picked up at the front door everywhere you go. No parking hassles. A DWI is expensive, costing thousands of dollars. Hiring a private driver is the responsible choice, saving you money, your career and possibly your life.

☒ **Sporting events/concerts:** One word... PARKING. Let's face it, if the traffic doesn't stress you out, the parking will. We'll drop you off in front and we will be there when you're ready to go. Drink all the \$6 beers you want!

☒ **Holiday parties:** Be it corporate or private, hire a personal driver to run errands, pick up guests at the airport and insure everyone gets home safe.

☒ **Worry free medical appointments:**

This service is particularly helpful for physician and hospital appointments when it is recommended or required that you not drive after the medical visit/procedure.

☒ **Senior driving limitations:** Our service is particularly helpful for senior citizens who choose not to drive or cannot drive. Our service provides the opportunity for seniors to maintain their independence, to get out and visit friends, go shopping, go to dinner, etc. in their own vehicles, without inconveniencing friends or relatives.

Driven^{DFW}
Personal Driver Service



A DWI can cost up to \$16,000.
Sobering, isn't it?

Don't be
THAT Guy.

**Why get your
tinsel in a tangle?**

Hire a **DrivenDFW**
professional
Designated Driver
and have a
HAPPY and SAFE
holiday season.

We recommend reservation requests be made 24 hours in advance of service. If you require a reservation in less than 24 hours, we will make every attempt to accommodate you.

BE DRIVEN 877.257.3289

For more information and a complete list of FAQ's
go to **DrivenDFW.com**.

FORECLOSURES

The news is filled with statistics and stories of homeowners losing their homes due to foreclosures. Timarron homeowners find themselves very thankful that only 2 of the 1551 homes were foreclosed by mortgage holders in the past 12-months.

OFFICE CLOSED

The Timarron office is closes at noon on Wednesday, November 24th and all day the 25th and 26th of November in observance of the Thanksgiving holiday.

REFLECTIVE CLOTHING IS A MUST

Winter is here and darkness arrives earlier and stays later. The Timarron Community is chalk full of people running, jogging, and walking on walkways and streets. Drivers find it difficult to see someone in dark clothing so please wear white and optimally reflective clothing when performing outdoor activities. The life you save may be your own.

ARE YOU MODIFYING YOUR HOME OR LOT?

Please remember that all modifications visible from the exterior of your home require approval of the Modification Committee. This includes paint colors, roof repairs, pool installations, landscaping and even changes not visible from streets. While a backyard enhancement may originally appear as impacting only your lot, drainage and installation set-backs may affect your neighbors. Keep in mind that both Colleyville and Southlake must issue permits for roof repairs, pool installations, and other changes.

Please complete a Timarron Modification Form and submit the form with all information to 700 Wentwood Drive, Southlake, Texas 76092.

Questions? For City permit questions, please call the City of Southlake at 817-748-8390 or the City of Colleyville at 817.503.1030. For questions regarding Timarron rules and regulations, please contact the on-site office at (817) 424-3027.

Play it safe and submit a Timarron Modification form.



We are your local
A/C - Heating
and Plumbing Co.

Call us at

817-379-6115

www.southwest-ac.com
(817) 379-6115

SOUTHWEST
A/C & PLUMBING, INC.

\$25 OFF
ANY PLUMBING OR AIR CONDITIONING SERVICES
NOW OFFERING ENERGY EFFICIENT WINDOWS
AND LIFE TIME GUARANTEE ON WATER HEATERS.

Turn to the Experts.

LA ROOFING
Serving the DFW Metroplex

Call TODAY
for a FREE
Quote!

BBB MEMBER
Greater Houston

5 Star
Outdoor Lighting
Let the professionals install
your holiday lighting this season!

Call Lori Anderson Today!
Office (817) 488-6100
Fax (866) 543-7976
www.la-roofs.com

Timarron Resident

NON-PROFIT HIGHLIGHT

CALL A RIDE SOUTHLAKE (C.A.R.S.) needs you!

Looking for a way to volunteer your time whenever it works for YOU? Would you enjoy a true one-on-one way to make a difference here in Southlake? If your aging parents or grandparents needed a ride, wouldn't it be great for somebody to provide safe, friendly, and free transportation?

C.A.R.S. schedules volunteer drivers to transport Southlake's senior citizens safely to their medical appointments, social outings, etc. You can choose to drive (in your vehicle) whenever it fits your schedule and the time commitment can be whatever fits your schedule - as simple as 20 minutes per week! We are getting more residents that need assistance and really need more drivers. Even one commitment each month is appreciated.

For more information, please contact the CARS Executive Director, Soheila Phelps, at 817-798-4022 or callaride@hotmail.com.

PETS DEPOSIT REMINDERS FOR THE DOG OWNER

- Do not throw doggie bags in water drains. Most bags are not biodegradable and these drains are for recycling water to drink.
- Tennis Courts are not for pets but for tennis play. Please assist us by playing with pets on grass areas.
- Do not place deposits in homeowner trash cans as they bags are sometimes left by trash men and left for non-pet owners to clean up.

TIMARRON UNDER WATER!!!

On September 7, 2010, Timarron and the Dallas metroplex experienced massive flooding. The weather station at the Wentwood on-site office registered 7.02 inches by 11am and 7.23 inches when the rainstorm concluded. To see a TOA homeowner's video of the Timarron Golf Club under water, go to the announcement page of the Timarron website at www.timarron-hoa.com.

WANTED

— BY PEEL INC. —

ENERGETIC SALES REPRESENTATIVES

👉 **REWARD** 👈

COMMISSION BASED INCOME

WANTED FOR WORKING FROM HOME,
EARNING EXTRA INCOME, AND
SELLING ADS IN YOUR NEWSLETTER

VISIT WWW.PEELINC.COM/JOBS.PHP FOR MORE INFORMATION

888-687-6444 | WWW.PEELINC.COM

Quality
PRINTING COMPANY

BUSINESS FORMS
NEWSLETTERS
FLYERS
ENVELOPES
LETTERHEADS
NCR SNAP APART
FORMS
RUBBER STAMPS
BUSINESS CARDS

Solving all your printing needs.
1-888-687-6444 ext. 24



Nancy Dennis

**BEST
D
2010**

& Associates

**BEST
D
2009**

Selling Homes of Distinction

Nancy Dennis & Associates

817-992-7889

Nancy.dennis@cbdfw.com
www.NancyDennis.com

November 2010

SOLD

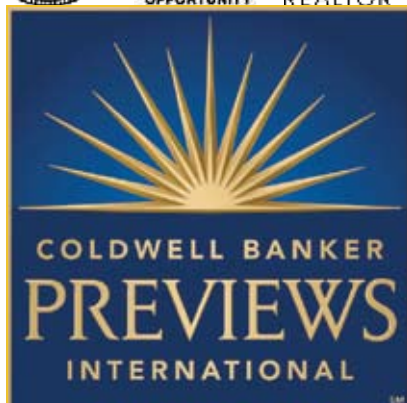


**Meet your new neighbors: Tariq & Mona Aziz
1202 Club House Court**

SOLD



**Meet your new neighbors: Michael & Debbie Fernandez
1727 Byron Nelson Parkway**



Relocation Specialist & Certified Luxury Home Marketing

At no time will any source be allowed to use the Timarron Community Newsletter contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from the Timarron Association and Peel, Inc. The information in the newsletter is exclusively for the private use of Timarron residents only.

DISCLAIMER: Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

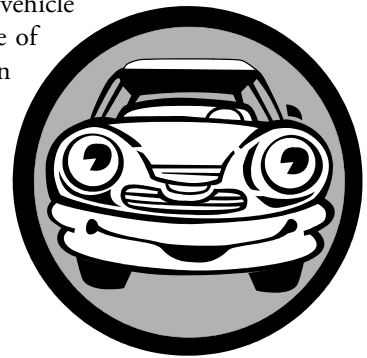
* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

PARKING

The Timarron Covenants prohibit on-street parking in Timarron. However, abiding by this Covenant is more challenging during the holidays with out-of-town guests. Regardless of whether you or your guests inadvertently park on the street, please make sure drivers remove electronic devices, garage door openers, and **LOCK THE DOORS**. This includes vehicles that park behind closed gates. The last thing anyone wants is to file a police report on a holiday weekend.

The Timarron parking regulation is in place for many reasons, and one of those reasons is to allow out-of-place vehicles to stand out. While parking on the street is not against City regulations, a homeowner may better notice a vehicle parked on the street and make note of a license plate or vehicle description if there are no other vehicles on the street. This can assist law enforcement in apprehending burglars or vandals.

Have a safe Thanksgiving!



Electricity is **ON SALE** at StarTex Power!



Alan "Petrodamus" Lammey, host of 'Energy Week', can be heard every Sunday on 1070 KNTH in Houston.

I'm Texas Energy Analyst, Alan Lammey. In case you didn't know, electricity rates are currently at lows not seen in years, which means that NOW is the time to lock in a very low electricity rate with the provider that I highly recommend to all my radio show listeners: StarTex Power. StarTex Power is local and reputable, with some of the most competitive rates available in all of Texas. You can switch right online at www.StarTexPower.com

Sign Up Today Online: www.StarTexPower.com or call 866-917-8271
PLEASE USE "NEIGHBORHOOD NEWSLETTER" as your referral!



PUCT #10089



Cooking Corner

Shortcut Beef Stew

Recipe courtesy of CAMPBELL SOUP COMPANY. Prep: 10 minutes,
Cook: 25 minutes. Serves: 4

In a hurry? Try this dish featuring sautéed tender beef cubes and mixed vegetables simmered briefly in a tomato-onion broth...it's a quick and tasty stew that the whole family will enjoy.

INGREDIENTS:

- 1 tablespoon vegetable oil
- 1 boneless beef sirloin steak, 3/4-inch thick (about 1 pound), cut into 1-inch pieces
- 1 can (10 3/4 ounces) Campbell's® Condensed Tomato Soup
- 1 can (10 1/2 ounces) Campbell's® Condensed French Onion Soup
- 1 tablespoon Worcestershire sauce
- 1 bag (24 ounces) frozen vegetables for stew (potatoes, carrots, celery)

DIRECTIONS:

Heat the oil in a 10-inch skillet over medium-high heat. Add the beef and cook until well browned, stirring often. Pour off any fat.

Stir the soups, Worcestershire and vegetables in the skillet and heat to a boil. Reduce the heat to low. Cover and cook for 10 minutes or until the beef is cooked through and the vegetables are tender.

RECIPE TIPS:

Easy Substitution: Substitute Campbell's® Condensed Beefy Mushroom Soup for the French Onion Soup.

NUTRITION INFORMATION

Nutritional Values per Serving

Using Campbell's Tomato Soup: : Calories 348, Total Fat 10g, Saturated Fat 3g, Cholesterol 62mg, Sodium 1153mg, Total Carbohydrate 38g, Dietary Fiber 1g, Protein 26g, Vitamin A 154%DV, Vitamin C 29%DV, Calcium 6%DV, Iron 28%DV

Skillet Pork Chops Florentine

Recipe courtesy of CAMPBELL SOUP COMPANY. Prep: 5 minutes,
Cook: 30 minutes. Serves: 6

Juicy pork chops are sautéed to perfection and served with an appealing sauce made with marinara Italian sauce, frozen chopped spinach and onion, then topped with shredded mozzarella cheese.

INGREDIENTS:

- 2 tablespoons olive or vegetable oil
- 6 boneless pork chops, 3/4-inch thick, (about 1 1/2 pounds)
- 1 medium onion, thinly sliced (about 1/2 cup)
- 1 jar (24 ounces) Prego® Marinara Italian Sauce
- 1 package (10 ounces) frozen leaf spinach, thawed and well drained
- 4 ounces shredded mozzarella cheese (about 1 cup)

DIRECTIONS:

Heat 1 tablespoon of the oil in a 12-inch skillet over medium-high heat. Add the pork chops and cook until the chops are well browned on both sides. Remove the pork chops and set them aside.

Reduce the heat to medium and add the remaining oil. Add the onion. Cook and stir until the onion is tender-crisp.

Stir the sauce and spinach into the skillet and heat to a boil. Return the pork chops to the skillet and reduce the heat to low. Cover and cook until the chops are cooked through. Sprinkle with the cheese.

RECIPE TIPS:

Tip: To thaw spinach, microwave on for HIGH 3 minutes, breaking apart with a fork halfway through heating.

NUTRITION INFORMATION

Nutritional Values per Serving

Using Prego Marinara Pasta Sauce: : Calories 365, Total Fat 20g, Saturated Fat 6g, Cholesterol 64mg, Sodium 707mg, Total Carbohydrate 15g, Dietary Fiber 6g, Protein 30g, Vitamin A 123%DV, Vitamin C 11%DV, Calcium 24%DV, Iron 14%DV

Easy Apple Crisp

Recipe courtesy of CAMPBELL SOUP COMPANY. Prep: 5 minutes,
Cook: 3 minutes. Serves: 6

What makes it easy? Apple pie filling and crumbled oatmeal raisin cookies combine to make a delicious apple crisp that is cooked in the microwave and ready to serve in less than 10 minutes.

INGREDIENTS:

- 1 can (21 ounces) apple pie filling
- 2 Pepperidge Farm® Pepperidge Farm® Soft Baked Santa Cruz® Oatmeal Raisin, coarsely crumbled
- 1/2 cup chopped walnuts (optional)
- 2 tablespoons butter, melted
- Vanilla ice cream or frozen yogurt

DIRECTIONS:

Spoon the pie filling into a 1-quart microwavable casserole.

Stir the crumbled cookies, walnuts, if desired, and butter in a small bowl. Sprinkle the cookie mixture over the pie filling.

Microwave on HIGH for 3 minutes or until the mixture is hot. Serve with the ice cream, if desired.

RECIPE TIPS:

Fresh Apple Crisp: Omit the apple pie filling. Prepare the cookie mixture as directed above. Stir 5 cups sliced apples (about 4 medium) and 1/4 cup sugar in a 9-inch microwavable pie plate. Sprinkle with the cookie mixture. Cover and microwave on HIGH for 7 minutes or until the apples are tender. Uncover the plate. Let stand for 5 minutes.



Retiring Right

Submitted By: The Adams Badura Group

Branch Name: Morgan Stanley Smith Barney Southlake, TX

Phone Number: 817-416-4462

Wealth alone is no guarantee of a secure retirement. It's time to start thinking about what you'll need.

Even if you are doing well, plentiful assets and a good income are probably not enough to get rid of your worries about retirement—at least not according to new studies of high net worth investors. Thousands of affluent boomers and Gen Xers studied by Wharton and State Street Global Advisors expressed fears about outlasting their money. You may be worried about preserving your standard of living in the face of market downturns, inflation and health care costs during a retirement that may last 30 years. In fact, 57% of those surveyed cited rising health care costs as their number-one concern. And if you're in the younger half of those surveyed, a lack of traditional pensions and Social Security and Medicare safety nets is probably also on your mind.

Experts agree that wealth alone is no guarantee of retirement security; saving too little “runs up and down the income scale and wealth scale,” says Olivia S. Mitchell, an insurance and risk-management professor at Wharton. Comfortable living inevitably translates to spending. Though the wealthy save, Mitchell explained in the Wharton study, “people with high earnings also spend a lot” to keep the lifestyle they enjoy going.

Reasons for concern

Your retirement isn't likely to be the same as it would have been 50 years ago. The old adage was that you needed 80% of your current income when you retire—but nearly half of the 1,800 millionaires surveyed by the 2007 Phoenix Wealth Survey said they will need more than 100%. You may even be thinking of working indefinitely, at least part-time, in order to stay engaged and support a comfortable lifestyle. Also, your life expectancy has increased, even from just a generation ago. Determining your retirement goals is a complex process—one that means taking the time to figure out what it is you really want now and down the road.

The plan

Worried as you may be, you may not have begun planning. 59% of high net worth investors have no formal written plan for their retirement goals—but a retirement analysis can help. We can run this analysis to assess your financial situation, your potential annual retirement income, your savings and investments and your tax situation.

Then, it's time to analyze your retirement goals. Once you know what you want, we can determine ways to help you get there, whether that involves altering your investment strategy, changing the amounts you contribute or something else entirely. The retirement analysis will provide you with a full report, including savings recommendations and sources for retirement income.

Talk to your Financial Advisor about how a retirement analysis might benefit you.

Mark Adams is a Financial Advisor at Morgan Stanley Smith Barney located in **Southlake, TX** and may be reached at **[817-416-4462]** or **mark.i.adams@mssb.com**

Morgan Stanley Smith Barney LLC and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

© 2010 Morgan Stanley Smith Barney LLC. Member SIPC.

- Kids Stuff -

Section for Kids with news, puzzles, games and more!



You've been looking forward to Thanksgiving dinner all year — turkey, mashed potatoes, cranberry sauce, and pumpkin pie. Mmm-mmm! But after you finish that second helping of turkey with gravy, you start to feel a little sleepy.

As your Uncle George starts to explain why eating turkey makes people so tired, you suddenly feel like curling up in front of the TV and napping until next Thanksgiving. But is gobbling up all that turkey really to blame?

THE USUAL SUSPECT: L-TRYPTOPHAN

Not exactly. Here's why: Turkey meat contains a lot of an amino acid called L-tryptophan (say: el-trip-teh-fan). Amino acids are the "building blocks" for the proteins that make up our muscles and other important parts of our bodies. (L-tryptophan is just one kind of amino acid — there are many different kinds of amino acids in the foods we eat.)

When we eat foods that contain L-tryptophan, this amino acid travels in the blood from the digestive system and later enters the brain. The brain then changes the L-tryptophan into another chemical called serotonin (say: sare-uh-toh-nin). Serotonin calms us down and helps us sleep.

But scientists now know that L-tryptophan can really only make a person tired right away if it is eaten or taken by itself without any amino acids. And the protein in turkey contains plenty of other amino acids!

BLAME IT ON BLOOD FLOW

Most scientists think that there's a different reason why eating a special meal might make you drowsy. Eating a big Thanksgiving dinner causes increased blood flow to the stomach (needed to help digest the meal) and less blood flow to the brain.

AVOIDING DROWSINESS

So just how do you avoid that sleepy feeling on Turkey Day?

- Eat small, healthy meals (try to limit junk foods) throughout the day before you sit down for your big meal — don't starve yourself in anticipation of the feast to come.
- Have small portions of foods that are part of your Thanksgiving meal (including whatever veggies are on the table).
- Drink water and take breaks while you are eating to see how full you've become.
- Stop eating once you're full — there will always be leftovers tomorrow.
- Finally, take a walk outside afterward to digest your meal. This will make you feel better than crashing on the couch.

Follow these tips and have a Happy Thanksgiving — gobble, gobble!

REVIEWED BY: Steven Dowshen, MD

DATE REVIEWED: August 2009

This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation



Attention KIDS: Send Us Your Masterpiece!

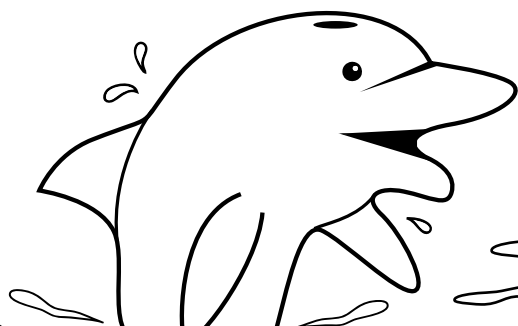
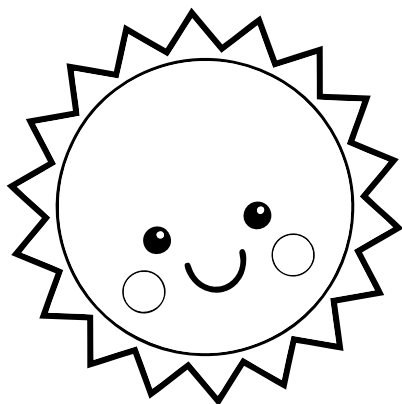
Color the drawing below and mail the finished artwork to us at:

Peel, Inc. - Kids Club
311 Ranch Road 620 S, Suite 200
Lakeway, TX 78734

We will select the top few and post their artwork online at www.PEELinc.com. DUE: November 30th

Be sure to include the following so we can let you know!

Name: _____ Email: _____ Age: _____
(first name, last initial) (This information will only be used to notify you or
your parents if your artwork is selected)



TM



TIMARRON COUNTRY CLUB

The finest Clubs like family traditions trace their roots to strong contributions by individuals. These individuals create the environment in which camaraderie flourishes and new friendships begin. These individuals are called Members.

The Board of Governors of Timarron Country Club
Cordially extend

*The Residents of
Timarron Home Owners Association*
a special Invitation to Social Membership

This special invitation carries a non cash value of Two Hundred Fifty Dollars towards the Membership and is limited to the first fifty families.

*Please provide your intentions to our
Membership Director: 817-481-7529
Issued November 1, 2010, WG 111
This invitation expires November 30, 2010*



**ROXANN TAYLOR
& ASSOCIATES, REALTORS**

*13-Year
Timarron Resident*

**ROXANN TAYLOR
& ASSOCIATES, REALTORS**

817-442-4244

SOLD WE HAVE OTHERS

TAKE A VIRTUAL TOUR AT
WWW.ROXANNTAYLOR.COM



TIMARRON'S #1 REAL ESTATE COMPANY OF CHOICE

**ON THE
13TH GREEN**

Featured Listing



1.098 ACRES





1204 STRATHMORE DRIVE \$1,300,000

Timarron Real Estate September 2010 Sales Statistics

909 Wentwood Drive	\$440,000	7204 Braemar Terrace	\$644,000	1313 Eagle Bend	\$1,010,000
--------------------	-----------	----------------------	-----------	-----------------	-------------

Statistics as reported by NTREIS as of October 15, 2010

Available Timarron Residential Real Estate

300 Silverwood Circle	\$350,000	505 Northwood Trail	\$499,000	7305 Majestic Manor	\$615,000	7204 Majestic Manor	\$899,900
700 Heatherglen Drive	\$384,900	315 Highland Oaks Circle	\$499,000	1417 Monarch Way	\$625,000	1415 Bentley Court	\$925,000
703 Longford Drive	\$415,000	811 Wentwood Drive	\$510,000	612 Aberdeen Way	\$635,000	413 Borders Court	\$1,075,000
1206 Sarah Park Trail	\$415,000	1426 Kensington Court	\$539,000	1365 Bent Creek Drive	\$640,000	1212 Province Lane	\$1,190,000
604 Heatherglen Drive	\$419,900	1438 Montgomery Lane	\$549,900	515 Regency Crossing	\$675,000	1205 Province Lane	\$1,200,000
714 Longford Drive	\$449,900	616 Logans Lane	\$550,000	1320 Regency Court	\$679,900	413 Bryn Meadows	\$1,200,000
720 Nettleton Drive	\$450,000	1422 Kensington Court	\$575,000	800 Aberdeen Way	\$699,000	1204 Strathmore Drive	\$1,300,000
503 Everwood Court	\$459,000	7201 Balmoral Drive	\$579,000	2217 Collins Path	\$749,900	613 Fairway View Terrace	\$1,335,000
707 Wyndor Creek Drive	\$465,000	1401 Waltham Drive	\$579,000	1512 Byron Nelson Pkwy	\$750,000	1208 Chadwick Crossing	\$1,825,000
721 Bryson Way	\$474,900	1430 Waltham Drive	\$589,900	2205 Collins Path	\$775,000	1409 Eagle Bend	\$1,850,000
719 Inwood Drive	\$483,500	2213 Collins Path	\$598,000	310 Augusta Court	\$779,800	1417 Eagle Bend	\$1,999,000
1475 Bent Trail Circle	\$495,800	7304 Balmoral Drive	\$599,000	7300 Thames Trail	\$799,900	1708 Byron Nelson Pkwy	\$2,000,000

Statistics as reported by NTREIS as of October 15, 2010